

Information to identify the case:

Debtor 1	Dorthy J. Oleson	Social Security number or ITIN	xxx-xx-4786
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-20496-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dorthy J. Oleson
aka Dorothy Oleson

2/2/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dorthy J. Oleson
 Debtor

Case No. 16-20496-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 318

Page 1 of 2
 Total Noticed: 52

Date Rcvd: Feb 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2018.

db +Dorthy J. Oleson, 33 Wenzell Place, Pittsburgh, PA 15216-3441
 aty Dennis A. Liotta, Edgar Snyder & Associates, 505 Washington Trust Building,
 Washington, PA 15301
 14216170 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14178546 Bernstein Law Firm P.C, c/o Raymond P. Wedolowski, Esquire Jr., Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219
 14662727 +Choice Care Physicians, 2585 Freeport Road, Ste 105, Pgh, PA 15238-1426
 14178549 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,
 St Louis, MO 63179-0040
 14209231 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 14178550 +City of Pittsburgh/SD of Pittsburgh, c/o Jordan Tax Service, Inc., 102 Rahway Road,
 Canonsburg, PA 15317-3349
 14221983 +College Assist, PO Box 16358, St. Paul, MN 55116-0358
 14178551 +Colorado Student Loans, 1560 Broadway, Ste. 1700, Denver, CO 80202-5159
 14252667 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14178553 Dollar Bank F. S. B., 3 Gateway Center West, Pittsburgh, PA 15222
 14178554 Dollar Bk Vs, 3 Gateway Ctr, Pittsburgh, PA 15222
 14662726 +Nationwide Credit, PO Box 14581, Des Moines, IA 50306-3581
 14662728 +North Agency, 270 Spagnoli Road, Ste 110, Melville, NY 11747-3515
 14209232 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 14178560 +Professional Account Management, 633 W Wisconsin Ave, Suite 600, Milwaukee, WI 53203-1907
 14178561 +Russ and Donna Nelson, 119 Selvin Drive, Verona, PA 15147-1633
 14178562 +Seterus, Inc. as Servicer for Federal, National Mortgage Association, 14523 SW Millikan Way,
 Beaverton, OR 97005-2344
 14224536 +Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford, CT 06143-1047
 14247981 +Univ of Pittsburgh Physicians, 6681 Country Club Drive, Golden Valley MN 55427-4601
 14178564 +Us Bk Rms Cc, 200 Gibraltar Rd Ste 315, Horsham, PA 19044-2325
 14201267 +VW Credit, Inc., P.O. Box 9013, Addison, Texas 75001-9013
 14178566 Weltman, Weinberg & Reis Co., Re: Discover Bank, 436 Seventh Avenue, Suite 2500,
 Cleveland, OH 44101-5596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Feb 03 2018 01:23:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 03 2018 01:36:40 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14208763 EDI: BECKLEE.COM Feb 03 2018 01:23:00 AMERICAN EXPRESS CENTURION BANK,
 C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
 14673253 +EDI: RMCB.COM Feb 03 2018 01:23:00 American Medical Collection Agency,
 4 West Chester Plaza Suite 110, Elmsford, NY 10523-1615
 14178543 +EDI: AMEREXPR.COM Feb 03 2018 01:23:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 14189854 E-mail/Text: kburkley@bernsteinlaw.com Feb 03 2018 01:37:23 Duquesne Light,
 Payment Processing Center, PO Box 10, Pittsburgh, PA
 14178544 +EDI: BANKAMER.COM Feb 03 2018 01:23:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 14178545 +EDI: TSYS2.COM Feb 03 2018 01:23:00 Barclays Bank Delaware, Po Box 8801,
 Wilmington, DE 19899-8801
 14178547 +EDI: CAPITALONE.COM Feb 03 2018 01:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14187644 EDI: CAPITALONE.COM Feb 03 2018 01:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14247684 +E-mail/Text: bncmail@w-legal.com Feb 03 2018 01:36:58 Cerastes, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14178548 +EDI: CHASE.COM Feb 03 2018 01:23:00 Chase, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 14251504 +E-mail/Text: bncmail@w-legal.com Feb 03 2018 01:36:58 Comenity Capital Bank,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14190834 EDI: DISCOVER.COM Feb 03 2018 01:23:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14178552 EDI: DISCOVER.COM Feb 03 2018 01:23:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 14248280 +E-mail/Text: kburkley@bernsteinlaw.com Feb 03 2018 01:37:23 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14208736 EDI: IRS.COM Feb 03 2018 01:23:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 14178555 +EDI: TSYS2.COM Feb 03 2018 01:23:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 14178558 +EDI: MID8.COM Feb 03 2018 01:23:00 Midland Funding, Re: Capital One Bank Usa N.A.,
 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709

District/off: 0315-2

User: lfin
Form ID: 318

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Total Noticed: 52

Date Rcvd: Feb 02, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14178557 +EDI: MID8.COM Feb 03 2018 01:23:00 Midland Funding, Re: Citibank N.A.,
2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
14178556 +EDI: MID8.COM Feb 03 2018 01:23:00 Midland Funding, Onemain Financial Inc.,
2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
14224115 +EDI: MID8.COM Feb 03 2018 01:23:00 Midland Funding LLC, PO Box 2011,
Warren MI 48090-2011
14178559 EDI: PRA.COM Feb 03 2018 01:23:00 Portfolio Recovery, Attn: Bankruptcy,
Re: Synchrony Bank, Po Box 41067, Norfolk, VA 23541
14191682 EDI: PRA.COM Feb 03 2018 01:23:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
14178563 +E-mail/Text: rosec@trivalleysevice.com Feb 03 2018 01:36:22 Tri Valley Service Fcu,
1920 Cochran Rd, Pittsburgh, PA 15220-1101
14682064 EDI: AIS.COM Feb 03 2018 01:23:00 Verizon, by American InfoSource LP as agent,
PO Box 248838, Oklahoma City, OK 73124-8838
14178565 +E-mail/Text: vci.bkcy@vwcredit.com Feb 03 2018 01:36:58 Volkswagon Credit Inc,
National Bankruptcy Services, 9441 Lbj Freeway, Suite 250, Dallas, TX 75243-4640
14243891 EDI: ECAST.COM Feb 03 2018 01:23:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr City and School District of Pittsburgh
cr Pittsburgh Water & Sewer Authority
cr Seterus, Inc., as the authorized subservicer for F
cr VW Credit, Inc.
aty* +Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
TOTALS: 4, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2018 at the address(es) listed below:

Bryan P. Keenan on behalf of Debtor Dorthy J. Oleson keenan662@gmail.com, melindap662@gmail.com
James Warmbrodt on behalf of Creditor VW Credit, Inc. bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com,
cnoroski@grblaw.com
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com,
PA68@ecfcbis.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 8